
Savings

U.B.U Account

The U.B.U account is an account that is for teenagers in the age group of 13-17 years old. This would be the best fit for a person in High School because you only have to have a \$5 minimum in your account at all times. You are able to earn dividends on your money, which allows your balance to grow. This is also a really good start for a savings account because once you “Graduate” from it you can move into the Member Equity Savings account.

Member Equity Savings

The Member Equity Savings account is just a membership into Veridian. All you need is a \$5 minimum which is going to qualify you for a lifetime membership. The interest rate is .15%. All of your money that you had in your U.B.U. account is going to transfer. With that said you will have to have a \$50 minimum to maintain your account.



Member Contact Center (Account/Loan & General Info):	(800) 235-3228 (319) 236-5600 (515) 289-1822 (319) 743-6440 (319) 338-7442
Mon - Fri 7:30 am - 8:00 pm Saturday 8:30 am - 6:00 pm Sunday 10:00 am - 4:00 pm	
TellerPhone (24 hours)	(319) 236-5634 (800) 235-3228 ext. 5634
Media Contact (Andrea Hudnut)	(515) 289-5561
Mortgage Lending	(319) 236-6715 (800) 235-3228
Members Financial Services	(319) 236-6792 (515) 289-5570
First Community Trust	(319) 236-5671
Veridian Insurance	(319) 236-6711

Veridian Credit Union

By: Mikayla Saak



We offer
financial services
for saving for
college!



Checking

Free Checking

The Free Checking at Veridian, is NCUA insured and is available in overdraft protection. With this account you have to option to get a debit card(Purple if you go with the Panther Checking), and have access to online banking.



Loans

Auto Loans

This loan, has terms up to 72 months and financing up to 150% of the vehicle retail value, helps cover expenses, along with financing the cost of the vehicle



Credit Card

**-Visa Platinum Credit card, Online access, Free balance transfers, Can use as a debit/credit
-APR: 8.15%
-Only 10 withdrawals in a month at any non-veridian -owned ATM**



ATMs

At home or on the road, you'll be able to find an ATM nearby.

- [Waterloo](#)
- [Cedar Falls](#)
- [Independence, Oelwein, Waverly](#)
- [Cedar Rapids/Iowa City Corridor](#)
- [Des Moines Metro](#)
- [Council Bluffs](#)



Branches

Convenience is never far away when you bank with Veridian.

- [Waterloo](#)
- [Cedar Falls](#)
- [Independence, Oelwein, Waverly](#)
- [Cedar Rapids/Iowa City Corridor](#)
- [Des Moines Metro](#)